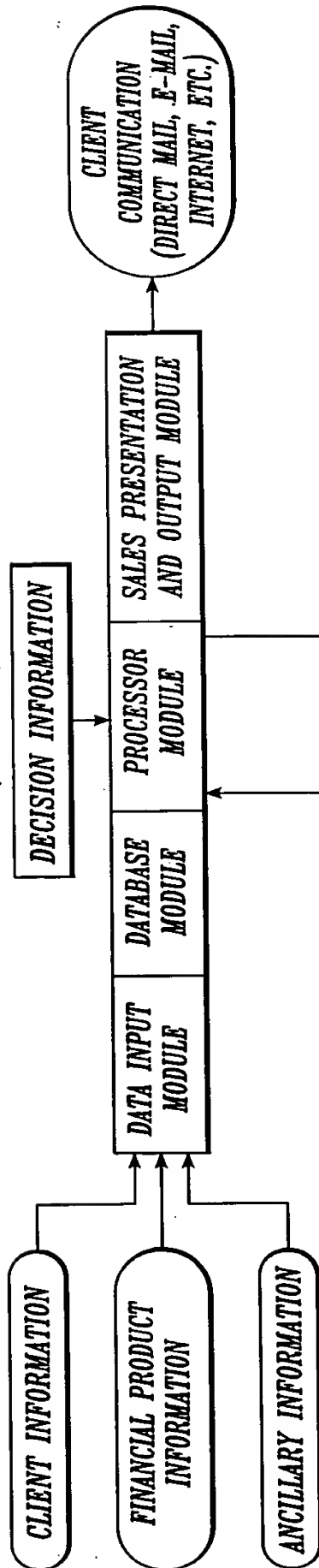


Fig. 1

# CORE SYSTEM (MODULES)



## ADMINISTRATIVE AND SUPPORT SYSTEM

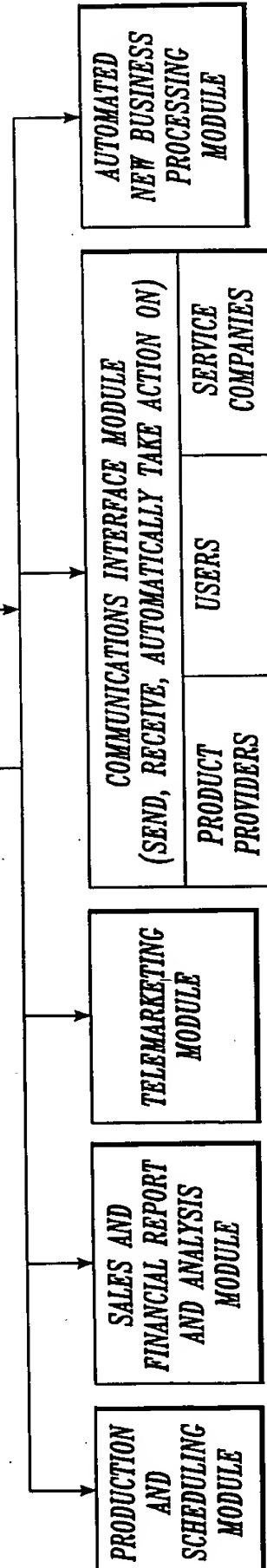
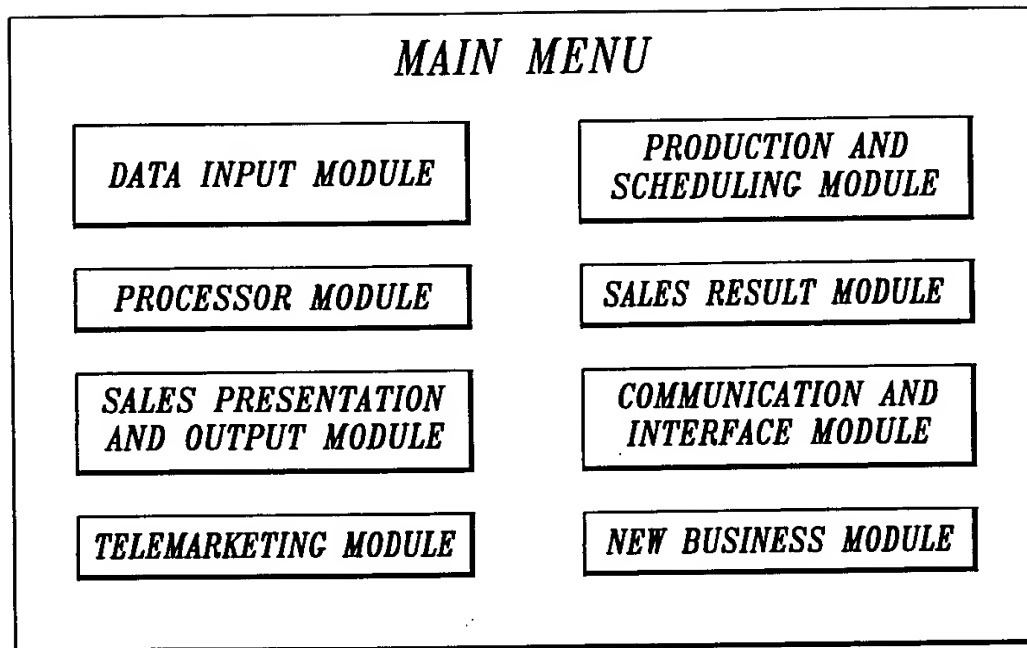
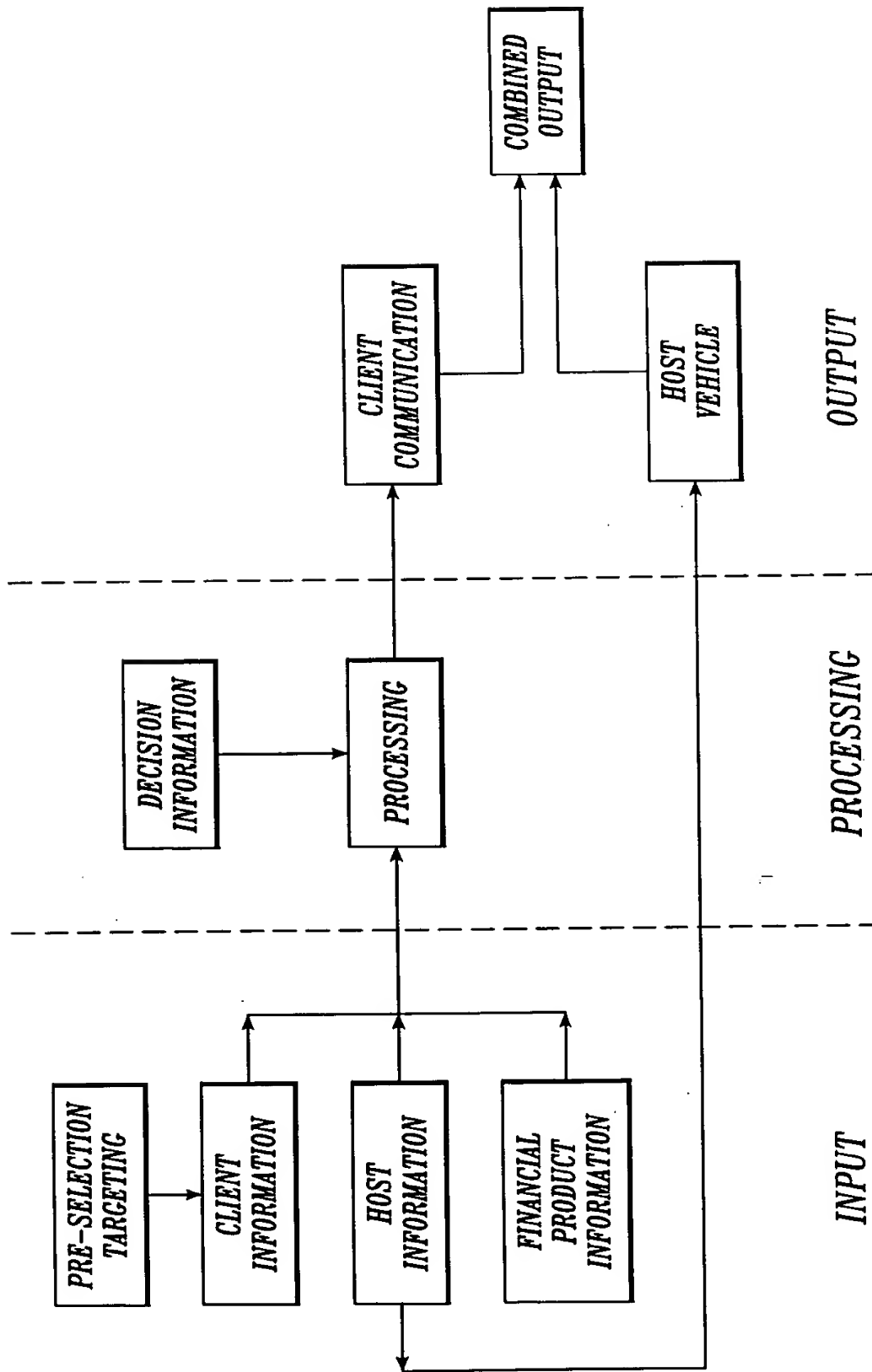
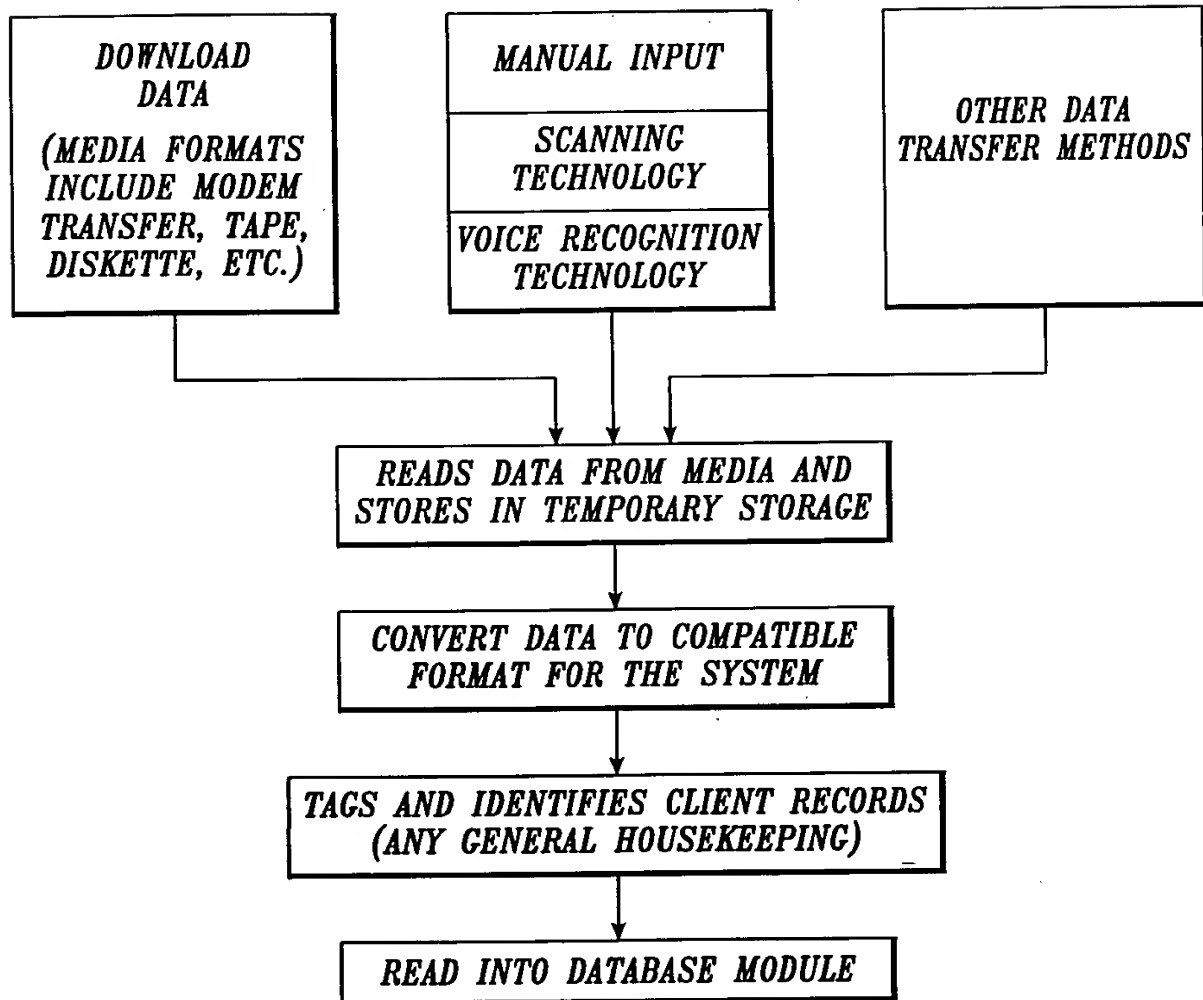


Fig. 2



*Fig. 3*

*Fig. 4*

**DATA INPUT MODULE***Fig. 5*

<i>FIG. 6A(1)</i>	<i>FIG. 6A(2)</i>	<i>FIG. 6A(3)</i>
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*Fig. 6A*

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Fig. 6A(1)

POLICYNUMBER = POLICYNUMBER

UNDERWRITING	
<u>POLICYNUMBER</u>	CHAR(25)
<u>CID</u>	CHAR(20)
<u>REQUIRECODE</u>	CHAR(5)
<u>DATEORDERED</u>	DATETIME
<u>DATECOMPLETED</u>	DATETIME

REQUIRECODE = REQUIRECODE

REQUIRECODE	
<u>REQUIRECODE</u>	CHAR(5)
<u>DESCRIPTION</u>	CHAR(30)

PLANNAME = PLANNAME

PRODUCT	
<u>PLANNAME</u>	CHAR(10)
<u>COMPANYNAME</u>	CHAR(25)
<u>POLICYTYPE</u>	CHAR(15)
<u>FRATE</u>	NUMERIC(4,2)
<u>RRATE</u>	NUMERIC(4,2)
<u>BRATE</u>	NUMERIC(4,2)

POLICY	
<u>POLICYNUMBER</u>	CHAR(25)
<u>CID</u>	CHAR(20)
<u>RELATION</u>	INT
<u>INSUREDNAME</u>	CHAR(30)
<u>INSUREDNAME</u>	CHAR(30)
<u>CLIENTNAME</u>	CHAR(10)
<u>POLICYSTATUS</u>	CHAR(10)
<u>PLANNAME</u>	CHAR(10)
<u>FACEAMOUNT</u>	NUMERIC(15,2)
<u>MODALPREMIUM</u>	NUMERIC(10,2)
<u>TARGETPREMIUM</u>	NUMERIC(10,2)
<u>PAYMENTMODE</u>	INT
<u>CASHVALUE</u>	NUMERIC(10,2)
<u>SURRENDERCHARGE</u>	DATETIME
<u>DATERECEIVED</u>	DATETIME
<u>DATESUBMITTED</u>	DATETIME
<u>DATEISSUED</u>	DATETIME
<u>DATEPLACED</u>	DATETIME
<u>DATELAPSED</u>	DATETIME
<u>DATEFALLOFF</u>	DATETIME
<u>FALLOFFREASON</u>	CHAR(15)
<u>POLICYDATE</u>	DATETIME
<u>AGENTNUMBER</u>	CHAR(10)
<u>PROGRAMNUMBER</u>	INT
<u>ISSUEAGE</u>	INT
<u>FRATE</u>	NUMERIC(4,2)
<u>RRATE</u>	NUMERIC(4,2)
<u>BRATE</u>	NUMERIC(4,2)
<u>COMMROLLOVER</u>	NUMERIC(12,2)
<u>NONCOMMROLLOVER</u>	NUMERIC(12,2)
<u>REPLACEPOLNUM1</u>	CHAR(25)
<u>REPLACEPOLNUM2</u>	CHAR(25)
<u>REPLACEPOLNUM3</u>	CHAR(25)
<u>FIRSTYEARSPLIT1</u>	NUMERIC(4,2)
<u>RENEWALSPLIT1</u>	NUMERIC(4,2)
<u>FIRSTYEARSPLIT2</u>	NUMERIC(4,2)
<u>RENEWALSPLIT2</u>	NUMERIC(4,2)
<u>PREMIUM</u>	NUMERIC(10,2)

TO  
FIG. 6A(2)

CID = CID

PLANNAME = SOLDPRODUCT

PROGRAMNUMBER = PROGRAMNUMBER

Fig. 6A(2)

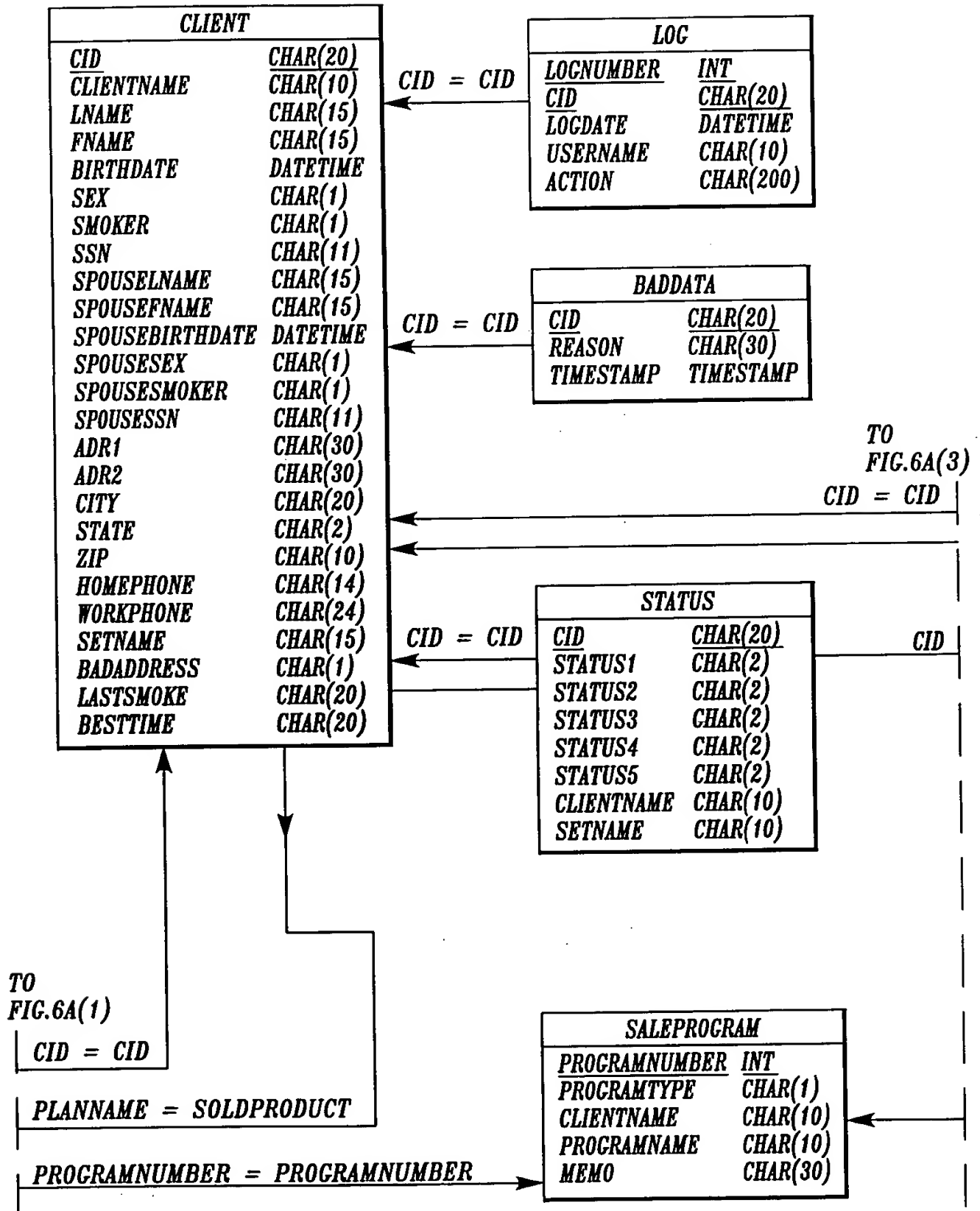
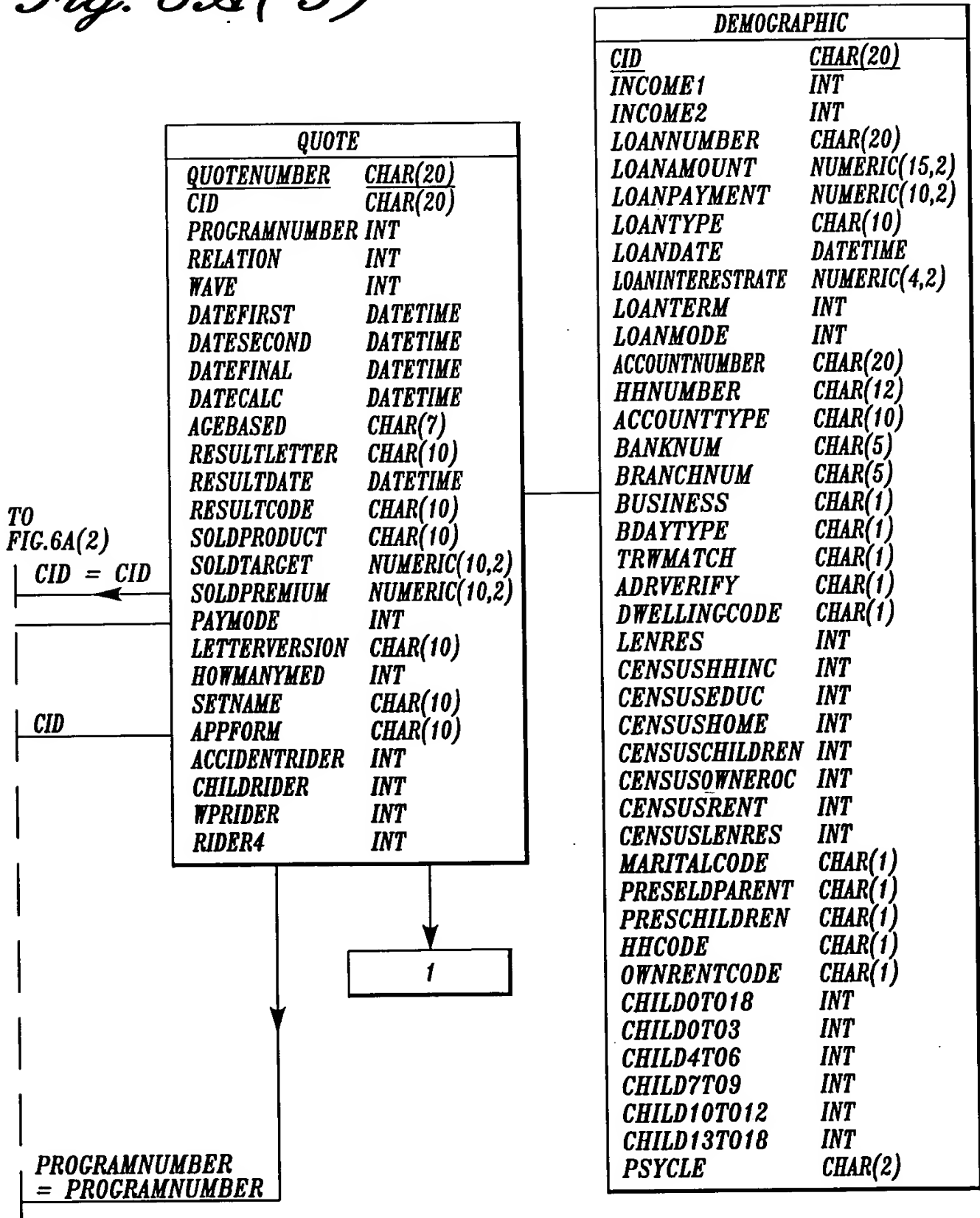




Fig. 6A(3)



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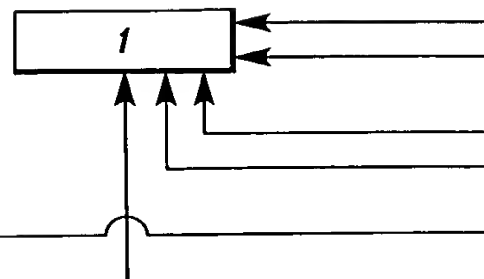
<i>FIG. 6B(1)</i>	<i>FIG. 6B(2)</i>	<i>FIG. 6B(3)</i>	<i>FIG. 6B(4)</i>
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*Fig. 6B*

PGM1	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
ADURATION	INT
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2DURATION	INT
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BDURATION	INT
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2DURATION	INT
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CNTPREM	NUMERIC(10,2)
CTNPREM	NUMERIC(10,2)
CDURATION	INT
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2NTPREM	NUMERIC(10,2)
C2TNPREM	NUMERIC(10,2)
C2DURATION	INT
C2MED	INT
CMONEYBACK	NUMERIC(15,2)
CMONEYWHEN	NUMERIC(15,2)
CID	CHAR(20)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CTARGET	NUMERIC(10,2)

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TO FIG.6B(2)



RESPONSE	
QUOTENUMBER	CHAR(20)
FNAME	CHAR(15)
LNAME	CHAR(15)
ADR1	CHAR(30)
CITY	CHAR(20)
STATE	CHAR(2)
ZIP	CHAR(10)
DOB	DATETIME
GENDER	CHAR(1)
TOBUSE	CHAR(1)
LASTTOBUSE	CHAR(20)
WORKPHONE	CHAR(15)
HOMEPHONE	CHAR(15)
BESTTIME	CHAR(25)
MARRIED	CHAR(1)
SPFNAME	CHAR(15)
SPLNAME	CHAR(15)
SPDOB	DATETIME
SPGENDER	CHAR(1)
SPTOBUSE	CHAR(1)
SPLASTTOBUSE	CHAR(20)
SELAMOUNT	INT
SELPRODUCT	CHAR(10)
SPQUOTE	INT
REL	CHAR(20)
ADDFNAME	CHAR(15)
ADDLNAME	CHAR(15)
ADDDOB	DATETIME
ADDTOBUSE	CHAR(1)
ADDLASTTOBUSE	CHAR(20)
ADDQA1	INT
ADDQA2	INT
ADDQA3	INT
ADDQPROD1	CHAR(10)
ADDGENDER	CHAR(1)

*Fig. 6B(1)*

PGM2	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CONTINUED	

PGM2 (CONTINUED)	
ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM1	NUMERIC(10,2)
CHILDRIDERAMT	NUMERIC(15,2)
CHILDRIDERPREM	NUMERIC(10,2)
M1APREM	NUMERIC(10,2)
M2APREM	NUMERIC(10,2)
M1BPREM	NUMERIC(10,2)
M2BPREM	NUMERIC(10,2)
M1CPREM	NUMERIC(10,2)
M2CPREM	NUMERIC(10,2)
LOANAMOUNT	NUMERIC(15,2)
COBORROWER	CHAR(10)
LOANYEAR	CHAR(4)
M1ATPREM	NUMERIC(10,2)
M2ATPREM	NUMERIC(10,2)
M1BTPREM	NUMERIC(10,2)
M2BTPREM	NUMERIC(10,2)
M1CTPREM	NUMERIC(10,2)
M2CTPREM	NUMERIC(10,2)

Fig. 6B(2)

PGM3	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CONTINUED	

PGM3 (CONTINUED)	
ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM2	NUMERIC(10,2)
WP1APREM	NUMERIC(10,2)
WP2APREM	NUMERIC(10,2)
WP1BPREM	NUMERIC(10,2)
WP2BPREM	NUMERIC(10,2)
WP1CPREM	NUMERIC(10,2)
WP2CPREM	NUMERIC(10,2)
REL	CHAR(10)
REL_NAME	CHAR(10)
WP1ATPREM	NUMERIC(10,2)
WP2ATPREM	NUMERIC(10,2)
WP1BTPREM	NUMERIC(10,2)
WP2BTPREM	NUMERIC(10,2)
WP1CTPREM	NUMERIC(10,2)
WP2CTPREM	NUMERIC(10,2)

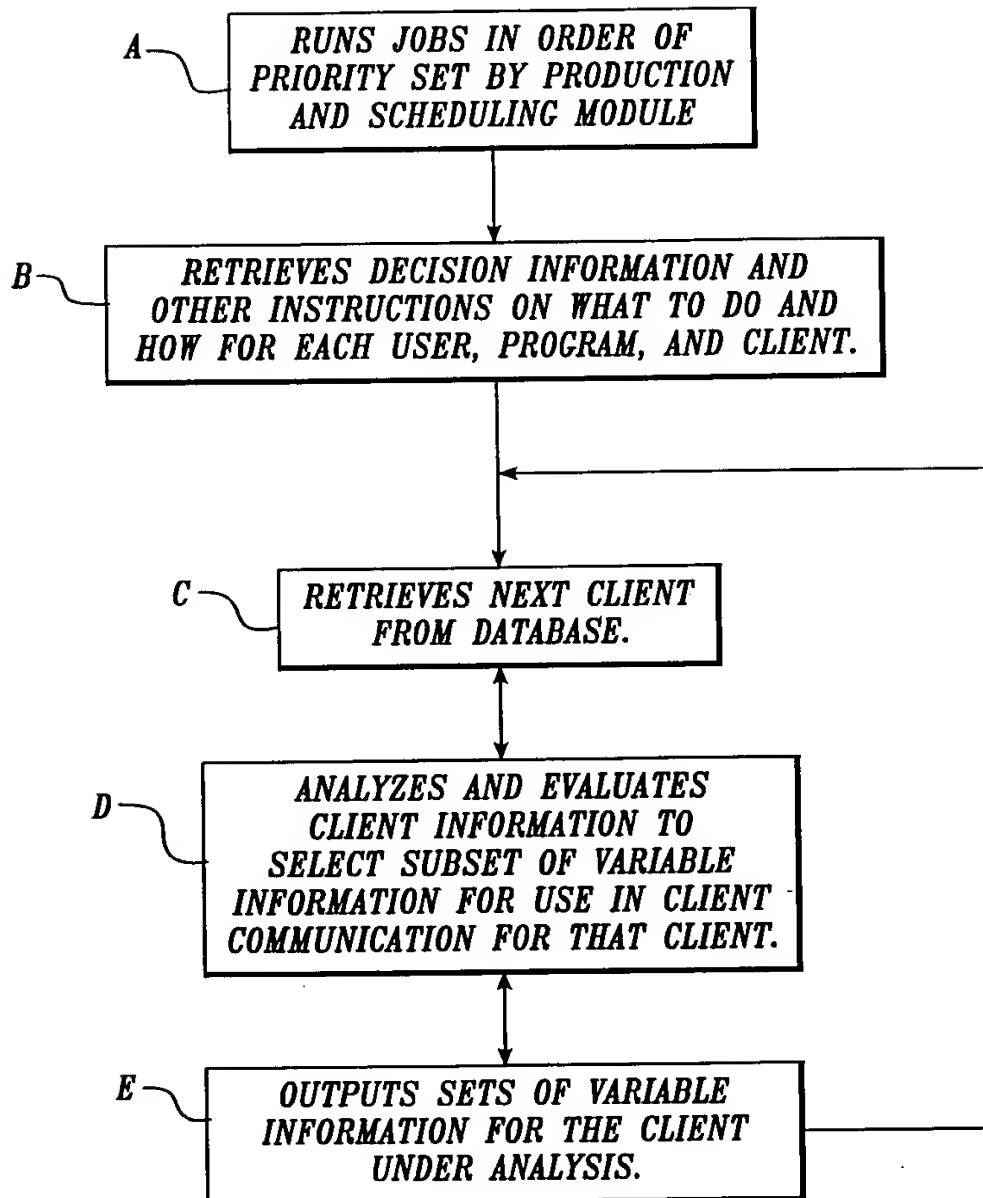
Fig. 6B(3)

PCM4	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
SPAPLANNAME	CHAR(10)
SPADB	NUMERIC(15,2)
SPAPREM	NUMERIC(10,2)
SPATPREM	NUMERIC(10,2)
SPAMED	CHAR(1)
SPA2PLANNAME	CHAR(10)
SPA2DB	NUMERIC(15,2)
SPA2PREM	NUMERIC(10,2)
SPA2TPREM	NUMERIC(10,2)
SPA2MED	INT

CONTINUED

PCM4 (CONTINUED)	
SPBPLANNAME	CHAR(10)
SPBDB	NUMERIC(15,2)
SPBPREM	NUMERIC(10,2)
SPBTPREM	NUMERIC(10,2)
SPBMED	INT
SPB2PLANNAME	CHAR(10)
SPB2DB	NUMERIC(15,2)
SPB2PREM	NUMERIC(10,2)
SPB2TPREM	NUMERIC(10,2)
SPB2MED	INT
SPCPLANNAME	CHAR(10)
SPCDB	NUMERIC(15,2)
SPCPREM	NUMERIC(10,2)
SPCTPREM	NUMERIC(10,2)
SPCMED	INT
SPC2PLANNAME	CHAR(10)
SPC2DB	NUMERIC(15,2)
SPC2PREM	NUMERIC(10,2)
SPC2TPREM	NUMERIC(10,2)
SPC2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM1	NUMERIC(10,2)
WP1APREM	NUMERIC(10,2)
WP2APREM	NUMERIC(10,2)
WP1BPREM	NUMERIC(10,2)
WP2BPREM	NUMERIC(10,2)
WP1CPREM	NUMERIC(10,2)
WP2CPREM	NUMERIC(10,2)
REL	CHAR(10)
REL_NAME	CHAR(10)
WP1ATPREM	NUMERIC(10,2)
WP2ATPREM	NUMERIC(10,2)
WP1BTPREM	NUMERIC(10,2)
WP2BTPREM	NUMERIC(10,2)
WP1CTPREM	NUMERIC(10,2)
WP2CTPREM	NUMERIC(10,2)
OOM	CHAR(20)

Fig. 6B(4)

**PROCESSOR MODULE***Fig. 7*

## PROCESSOR MODULE

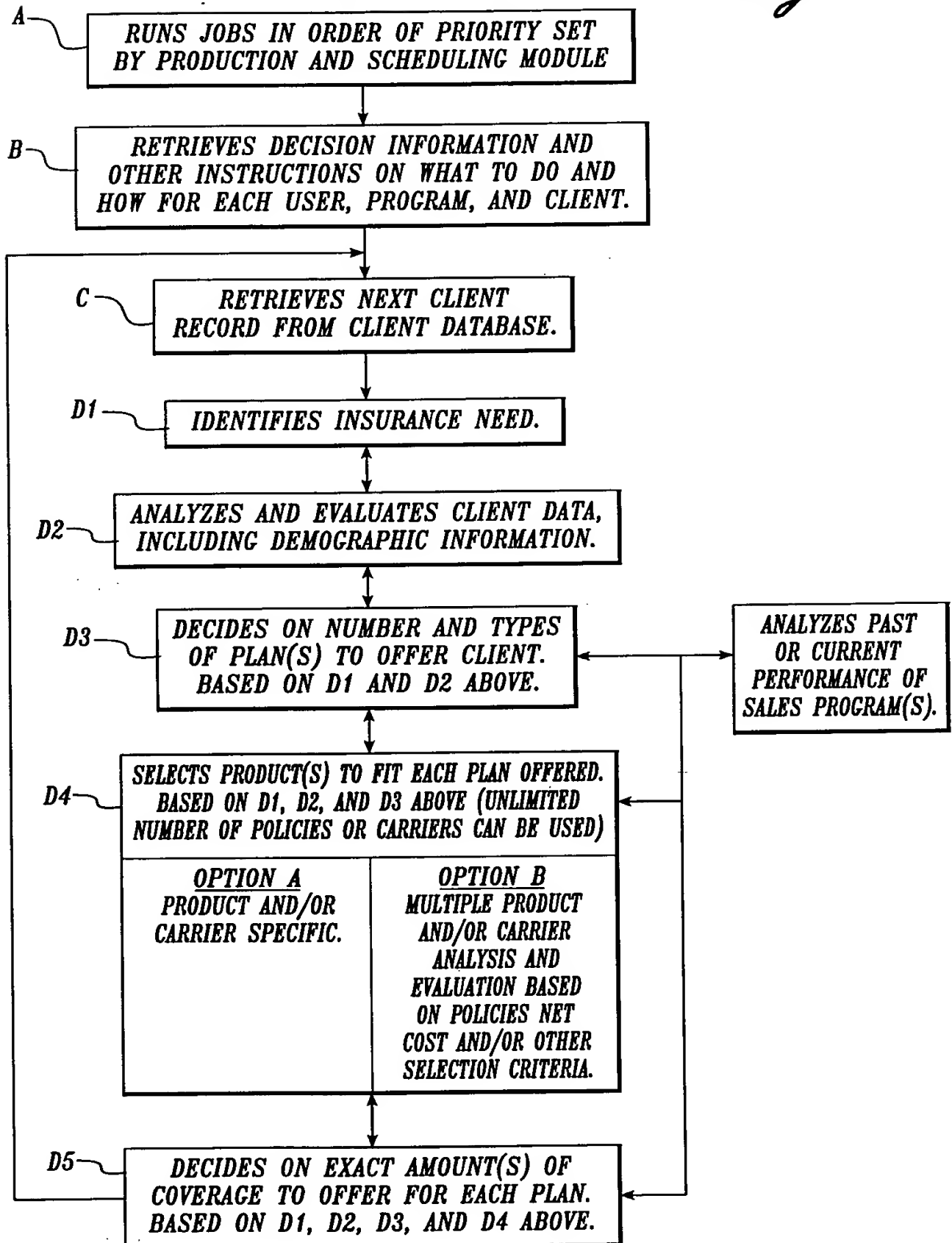
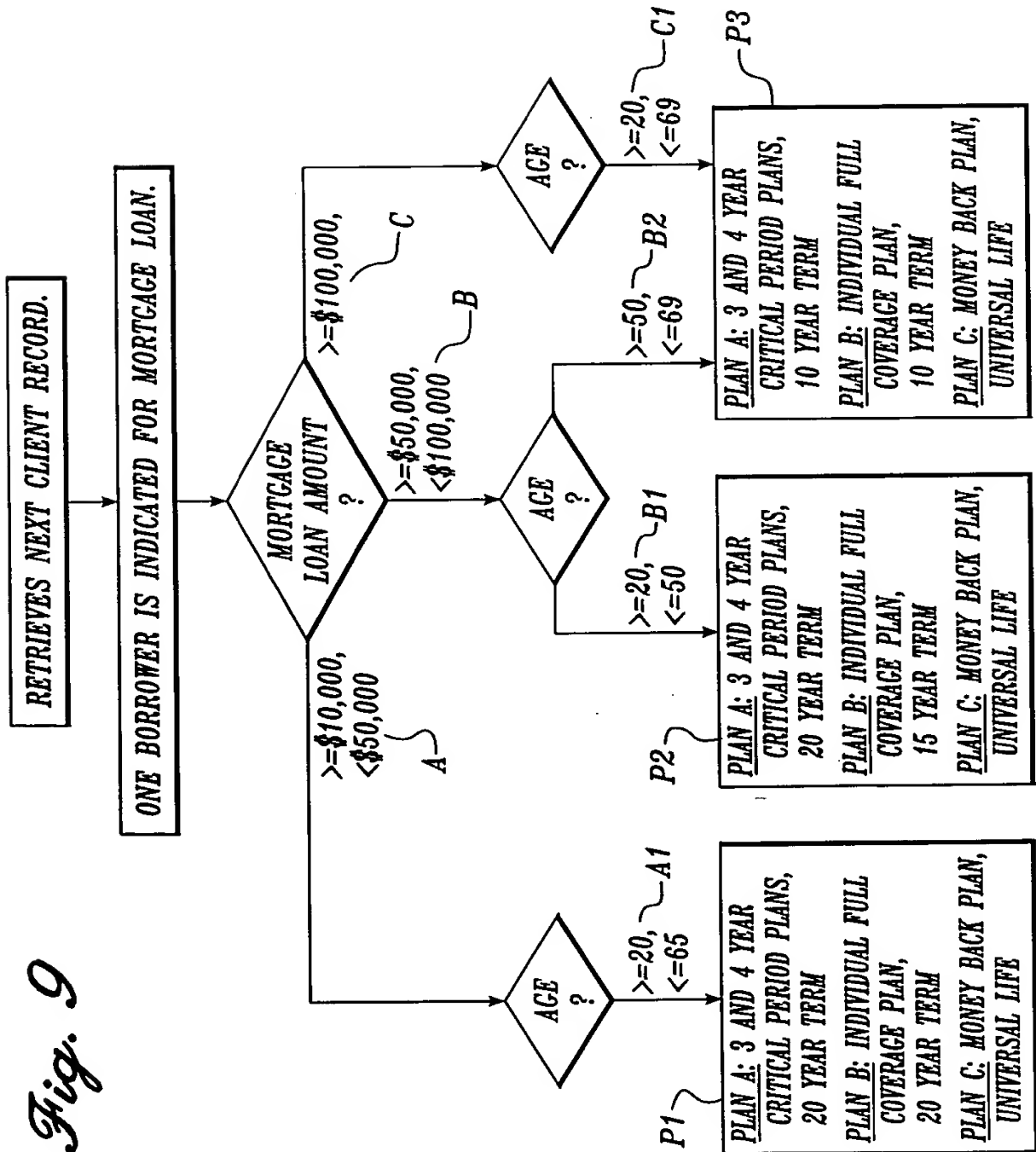
*Fig. 8*



Fig. 9





```

graph TD
    Start([RETRIEVES NEXT CLIENT RECORD.]) --> Process[TWO BORROWERS INDICATED FOR MORTGAGE  
LOAN AND ARE OF SAME GENDER.]
    Process --> Decision1{MORTGAGE  
LOAN AMOUNT  
?}
    Decision1 -- ">=$10,000,  
<$50,000" (A) --> Decision2{AGE  
?}
    Decision2 -- ">=20, ~A1  
<=65" --> PlanBox1
    Decision1 -- ">=$100,000" (C) --> Decision3{AGE  
?}
    Decision3 -- ">=20, ~C1  
<=69" --> PlanBox2
    Decision1 -- ">=$50,000,  
<$100,000" (B) --> Decision4{AGE  
?}
    Decision4 -- ">=20,  
<=69" (B2) --> PlanBox2
    PlanBox1 --> P1((P1))
    PlanBox2 --> P2((P2))

```

**PLAN A: INDIVIDUAL FULL  
COVERAGE ON FIRST  
BORROWER, 20 YEAR TERM**

**PLAN B: INDIVIDUAL FULL  
COVERAGE ON SECOND  
BORROWER, 20 YEAR TERM**

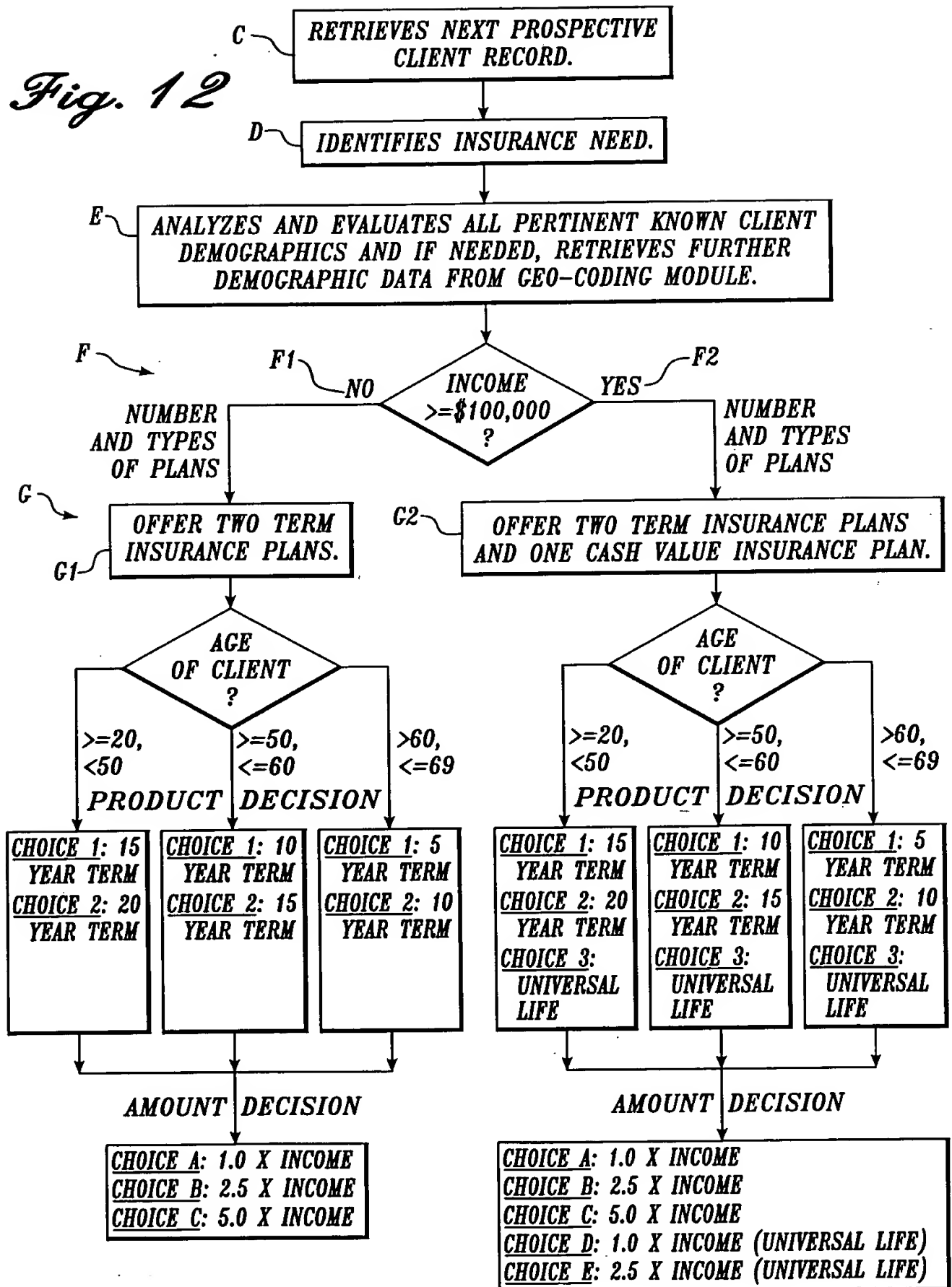
**PLAN C: JOINT 3 AND 4 YEAR  
CRITICAL PERIOD PLAN,  
JOINT 20 YEAR TERM**

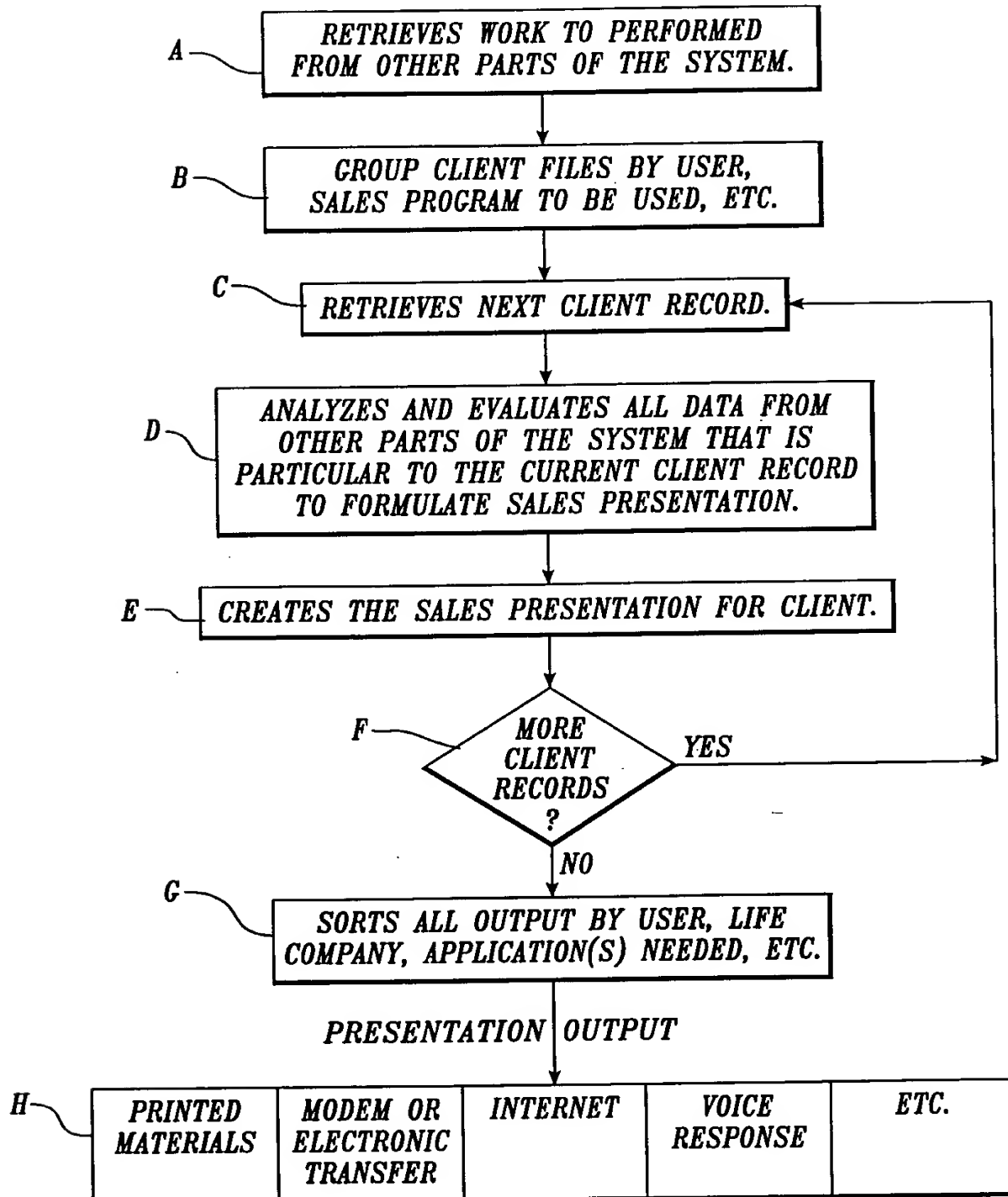
**PLAN A: INDIVIDUAL FULL  
COVERAGE ON FIRST  
BORROWER, 10 YEAR TERM**

**PLAN B: INDIVIDUAL FULL  
COVERAGE ON SECOND  
BORROWER, 10 YEAR TERM**

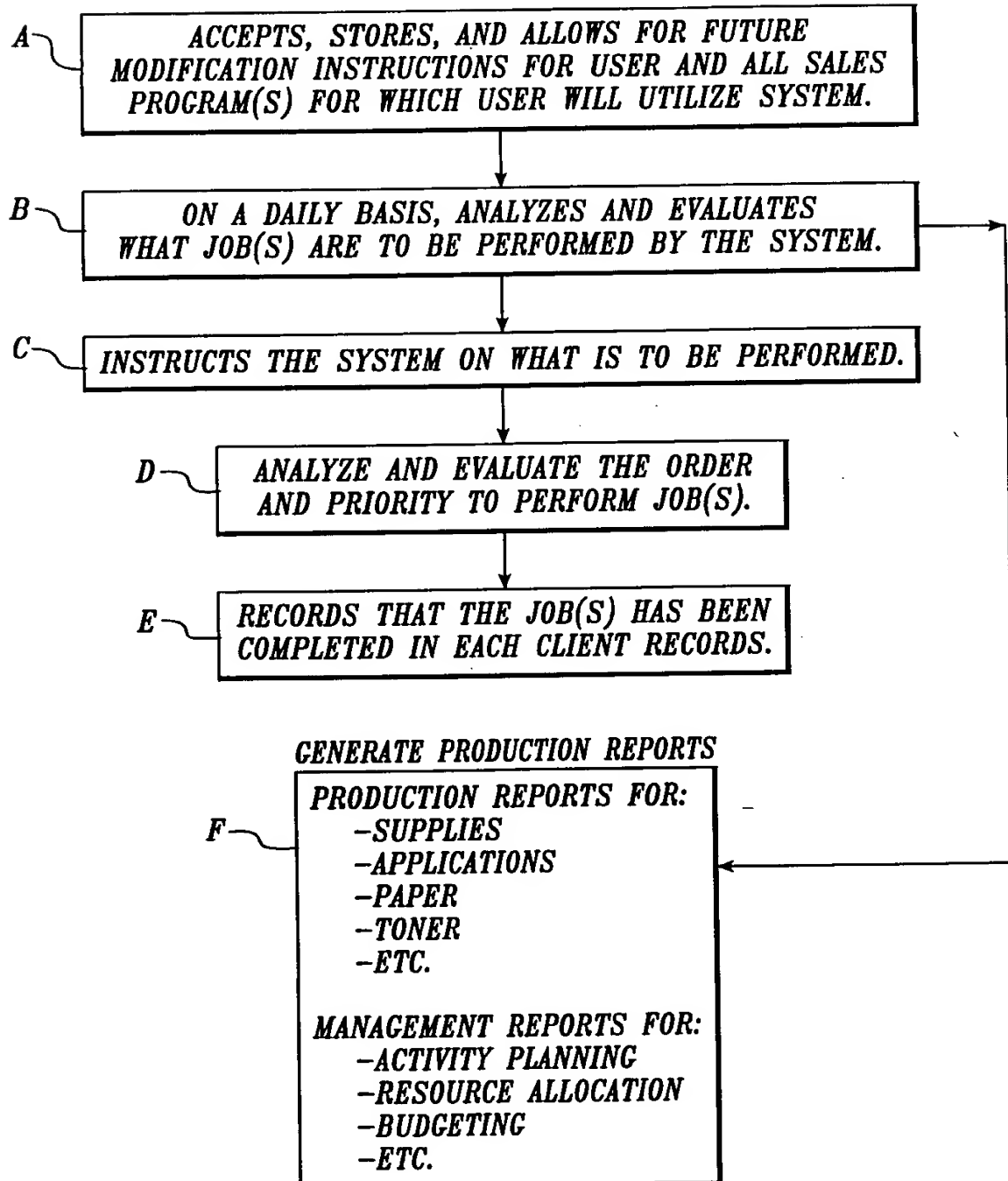
**PLAN C: JOINT 3 AND 4 YEAR  
CRITICAL PERIOD PLAN,  
JOINT 10 YEAR TERM**

Fig. 12



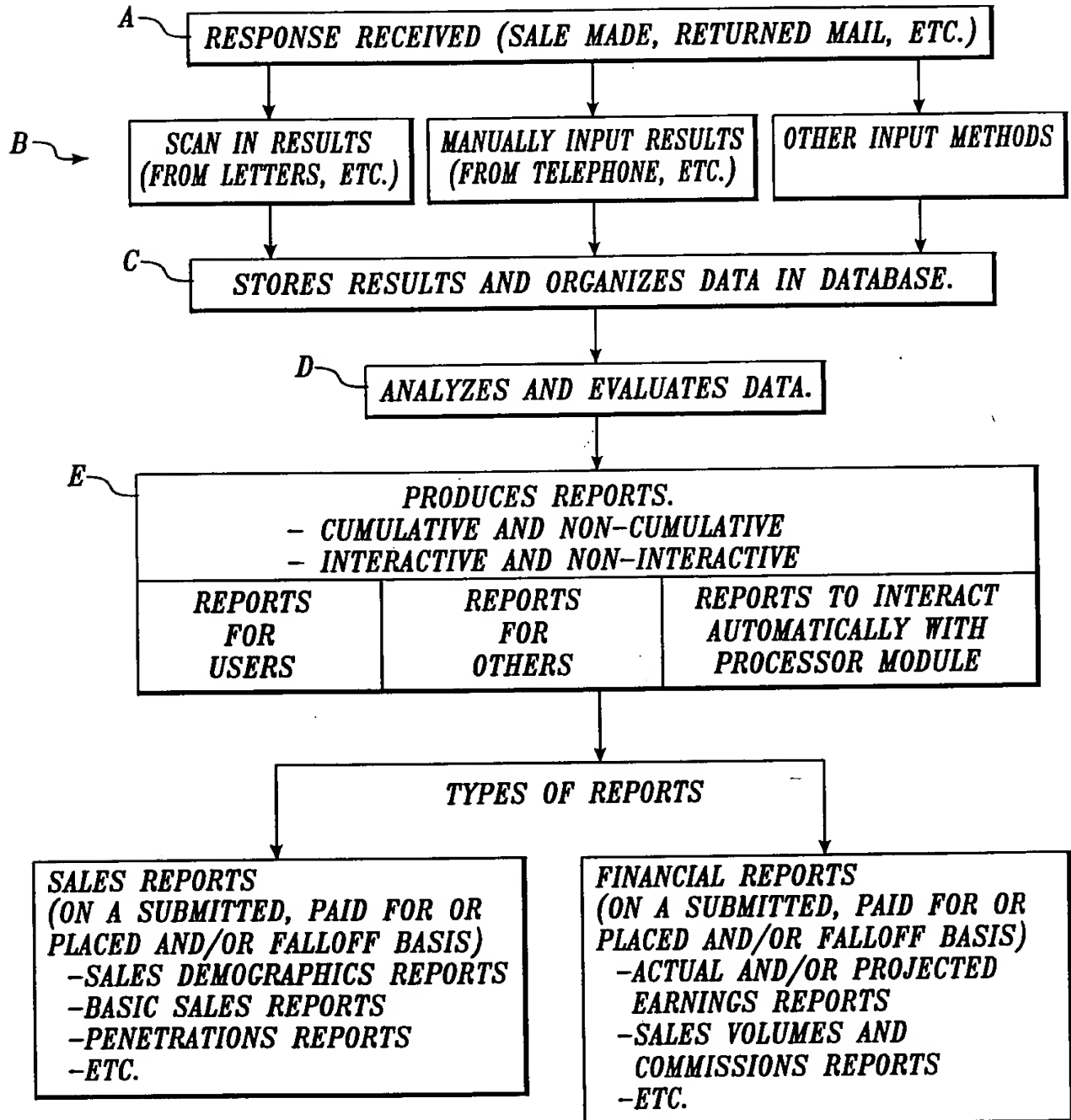
**OUTPUT MODULE***Fig. 13*

## PRODUCTION AND SCHEDULING



*Fig. 14*

# SALES AND FINANCIAL REPORT AND ANALYSIS



*Fig. 15*

## TELEMARKETING MODULE

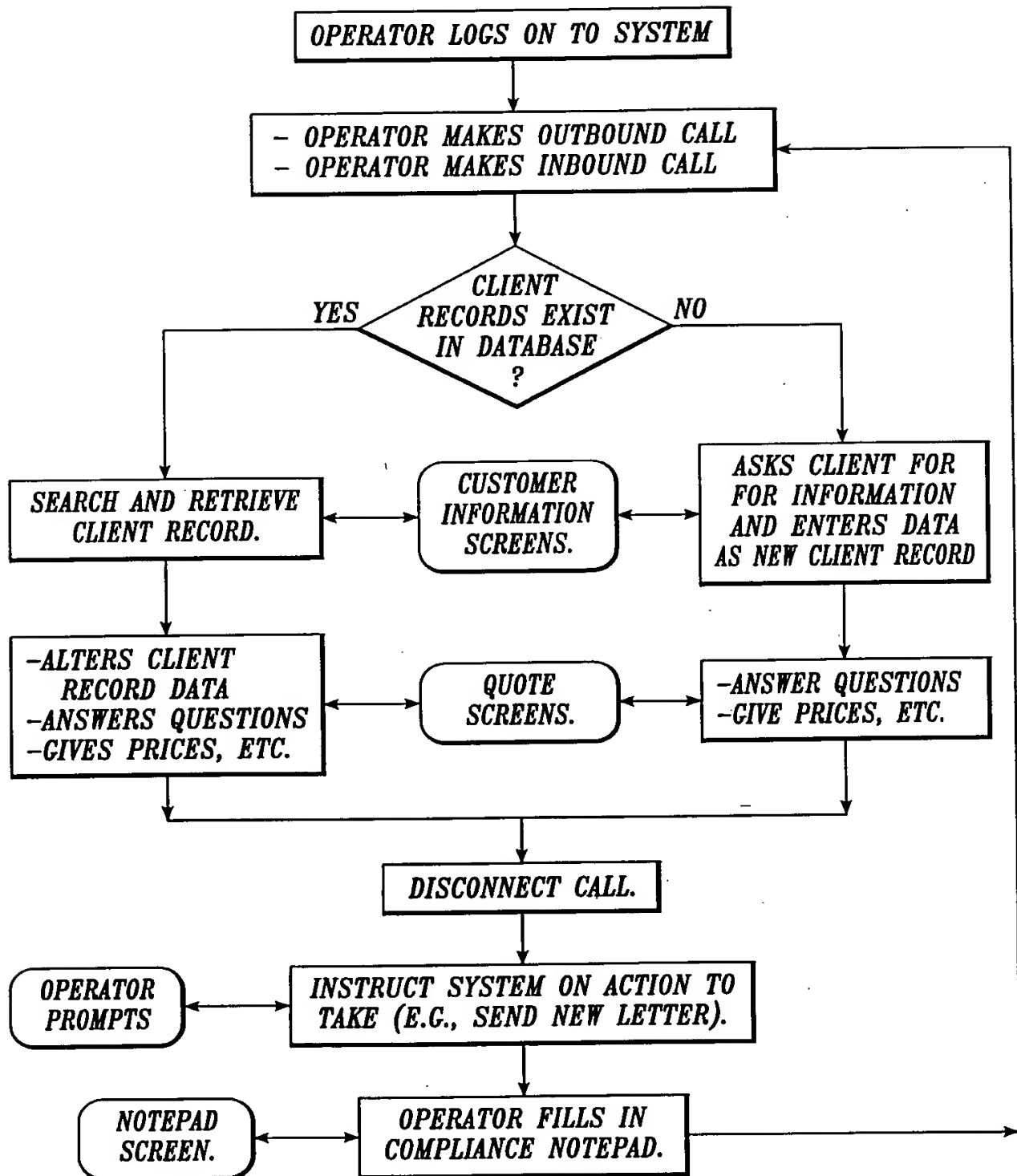


Fig. 16



## NEW BUSINESS PROCESSING MODULE

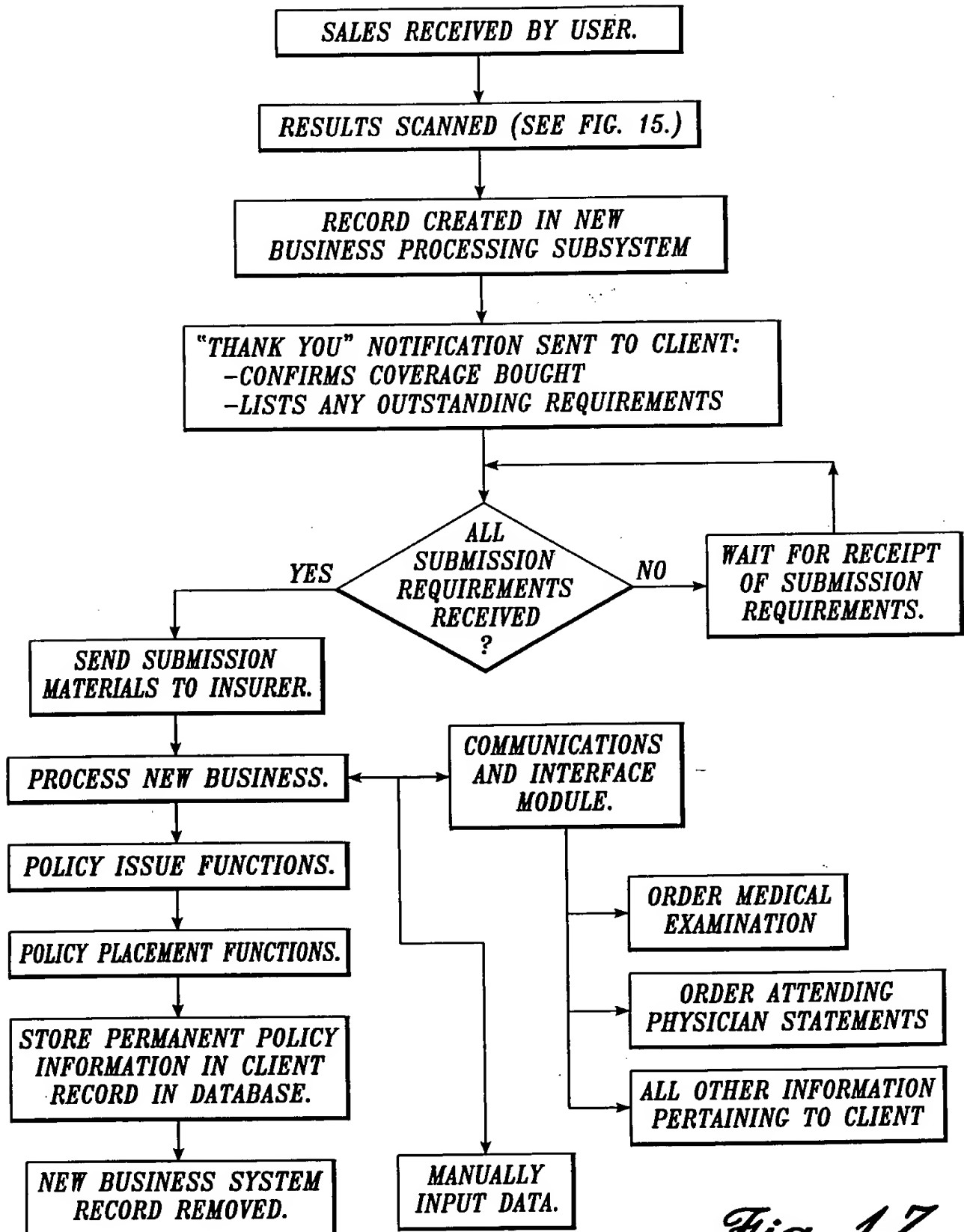


Fig. 17